

## **Exhibit 36**

**From:** [Matt Martorello](#)  
**To:** [Karrie Wichtman](#); [Justin Martorello](#); [James Dowd](#); [gkway@duckcreektf.com](#); [gkway@lvdtribal.com](#); [Craig Mansfield \(craig.mansfield@lvdcasino.com\)](#); [Daniel Gravel](#)  
**Subject:** RE: Zion Bank  
**Date:** Sunday, September 29, 2013 3:17:32 PM  
**Attachments:** [image001.png](#)

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Last thought on this, sorry. I think the single best comfort that could be provided to any bank is registering with the CFPB.

We know LVD is the next Tribe to receive a CID, and we know registering gets us favored treatment for voluntary compliance vs. the absolute torment a CID would be.

We have nothing to hide thanks to being fully federally compliant so let's take the lead on the right first step!

----- Original message -----

From: Karrie Wichtman <[kwichtman@rosettela.com](mailto:kwichtman@rosettela.com)>  
Date: 09/28/2013 3:22 PM (GMT-05:00)  
To: Matt Martorello <[mattm@bellicosevi.com](mailto:mattm@bellicosevi.com)>, Justin Martorello <[JustinM@BellicoseVI.com](mailto:JustinM@BellicoseVI.com)>, James Dowd <[JamesD@bellicosevi.com](mailto:JamesD@bellicosevi.com)>, [gkway@duckcreektf.com](mailto:gkway@duckcreektf.com), [gkway@lvdtribal.com](mailto:gkway@lvdtribal.com), "Craig Mansfield ([craig.mansfield@lvdcasino.com](mailto:craig.mansfield@lvdcasino.com))" <[craig.mansfield@lvdcasino.com](mailto:craig.mansfield@lvdcasino.com)>  
Subject: Zion Bank

All,

The email I just sent to Zion Bank rep Ben Seelos on which you were all cc'd which should provide you with a good overview of the items that we discussed that are giving the bank's compliance folks some apprehension to entering into a banking relationship with RRTL and DCTF. One item not included, however, is information answering the compliance departments questions about the products offered. While I am fairly familiar with the fact that both RRTL and DCTF offer installment loan products in amounts between \$200 - \$1500 that range from 7 months to 33 months in 47 states with a representative APR of 912.50% for new customers and 651.79% for returning customers which can be paid off early with no penalty— there was a question raised from Zion's compliance department that the product offered is just a "dressed up" pay day loan product – that requires me and the Co-Managers to gain a better understanding of our short term finance products in order to be comfortable handling these questions. While I assured Ben that our product is not a pay day product and does not require ACH or other debit authorizations in order for approval and that includes, and in fact requires, pay down of principal within the terms of the loan which is displayed in the TILA box – that was about all I could say. Is there more that we can offer regarding the product that would be useful for the Co-Managers and I to become familiar with to better answer these questions? Like at what point in the term of the loan does a principal payment occur, what does pay off early with no penalty mean exactly, etc.? Do you have any thoughts about amendments to the

Code to include such a principal payment requirement as there is not one now – however one could be implied given the fact that there are provisions outlining minimum and maximum durations of the life of the loans. Or even a proposed TFSRA regulation, which also must be approved by Council to become effective, requiring such a standard of the TLEs – which may be the better way to go.

I look forward to your responses. Thanks in advance for your assistance.

Sincerely,

**Karrie S. Wichtman, Partner**



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